## IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: : STEPHANIE S. CARBAUGH :

A/K/A STEPHANIE SUE CARBAUGH : Bk. No. 1:09-04713 MDF

A/K/A STEPHANIE S. TAYLOR

Debtor : Chapter No. 13

.

GMAC MORTGAGE, LLC :

:

Movant

11 U.S.C. §362

**V.** 

:

STEPHANIE S. CARBAUGH

A/K/A STEPHANIE SUE CARBAUGH
A/K/A STEPHANIE S. TAYLOR
:

:

Respondent :

## **CERTIFICATION OF DEFAULT**

PHELAN HALLINAN & SCHMIEG, LLP, attorneys for Movant, hereby certifies that the above-captioned Debtor has failed to comply with the terms of the Stipulation approved by the U.S. Bankruptcy Judge MARY D. FRANCE on February 23, 2010.

In accordance with the terms of said Stipulation agreed to by the parties, the Automatic Stay is hereby lifted as to permit Movant to proceed with their State Court remedies upon Debtor's property. Movant further certifies that the required Notice of Default was sent to Debtor and Debtor's attorney and Debtor has failed to cure the default.

/s/ Joseph P. Schalk, ESQUIRE

PHELAN HALLINAN & SCHMIEG, LLP

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Dated: June 2, 2010 Email:joseph.schalk@fedphe.com